

United States Bankruptcy Court
Middle District of Pennsylvania

In re:
Allen G Stone
Carolyn A Stone
Debtors

Case No. 20-02763-HWV
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0314-1
Date Rcvd: Sep 29, 2023

User: AutoDocke
Form ID: 3180W

Page 1 of 2
Total Noticed: 16

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 01, 2023:

Recip ID	Recipient Name and Address
db/jdb	+ Allen G Stone, Carolyn A Stone, 5597 Nancy Lou Lane, Stewartstown, PA 17363-9451
5359479	Carnival World MasterCard, Card Services, PO Box 13337, Philadelphia, PA 19101-3337

TOTAL: 2

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
cr	+ EDI: RECOVERYCORP.COM	Sep 29 2023 22:45:00	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
5359478	EDI: BANKAMER.COM	Sep 29 2023 22:45:00	Bank of America, PO Box 982234, El Paso, TX 79998-2234
5372501	+ EDI: BANKAMER2.COM	Sep 29 2023 22:45:00	Bank of America, N.A., P O Box 982284, El Paso, TX 79998-2284
5359480	+ EDI: CITICORP.COM	Sep 29 2023 22:45:00	Citi, P.O. Box 6500, Sioux Falls, SD 57117-6500
5359482	EDI: WFNNB.COM	Sep 29 2023 22:45:00	Comenity Bank/BJ's, Bankruptcy Department, PO Box 183043, Columbus, OH 43218-3043
5375503	Email/PDF: resurgentbknofications@resurgent.com	Sep 29 2023 19:00:17	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
5360412	+ EDI: NFCU.COM	Sep 29 2023 22:45:00	NAVY FEDERAL CREDIT UNION, P O BOX 3000, MERRIFIELD, VA 22119-3000
5359483	+ EDI: NFCU.COM	Sep 29 2023 22:45:00	Navy Federal Credit Union, PO Box 3600, Merrifield, VA 22116-3600
5373610	EDI: PRA.COM	Sep 29 2023 22:45:00	Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541
5371387	EDI: PENNDEPTREV	Sep 29 2023 22:45:00	Pennsylvania Department of Revenue, Bankruptcy Division PO Box 280946, Harrisburg, Pa. 17128-0946
5371387	Email/Text: RVSVCBICNOTICE1@state.pa.us	Sep 29 2023 18:50:00	Pennsylvania Department of Revenue, Bankruptcy Division PO Box 280946, Harrisburg, Pa. 17128-0946
5359484	Email/Text: bankruptcyteam@quickenloans.com	Sep 29 2023 18:50:00	Quicken Loans, PO Box 442359, Detroit, MI 48244-2359
5365118	+ Email/Text: bankruptcyteam@quickenloans.com	Sep 29 2023 18:50:00	Quicken Loans, LLC, 635 Woodward Avenue, Detroit, MI 48226-3408
5359603	+ EDI: AIS.COM	Sep 29 2023 22:45:00	Synchrony Bank by AIS InfoSource, LP as agent, 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901

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5359485 EDI: RMSC.COM

Sep 29 2023 22:45:00 Synchrony Bank/Amazon, PO Box 965060,
Orlando, FL 32896-5060

TOTAL: 15

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr	*+	Synchrony Bank by AIS InfoSource, LP as agent., 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
5359481	*+	Citi, P.O. Box 6500, Sioux Falls, SD 57117-6500
5375293	*P++	PORTFOLIO RECOVERY ASSOCIATES LLC, PO BOX 41067, NORFOLK VA 23541-1067, address filed with court., Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541
5374935	*+	Synchrony Bank by AIS InfoSource., LP as agent, 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901

TOTAL: 0 Undeliverable, 4 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Oct 01, 2023

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on September 29, 2023 at the address(es) listed below:

Name	Email Address
Brian Nicholas	on behalf of Creditor Rocket Mortgage LLC f/k/a Quicken Loans, LLC f/k/a Quicken Loans Inc. bnicholas@kmlawgroup.com
Brian C Nicholas	on behalf of Creditor QUICKEN LOANS LLC bnicholas@kmlawgroup.com, bkgroup@kmlawgroup.com
Jack N Zaharopoulos	TWecf@pamd13trustee.com
Michael R Caum	on behalf of Debtor 1 Allen G Stone mikecaumesq@comcast.net
Michael R Caum	on behalf of Debtor 2 Carolyn A Stone mikecaumesq@comcast.net
United States Trustee	ustpregion03.ha.ecf@usdoj.gov

TOTAL: 6

Information to identify the case:

Debtor 1

Allen G Stone

First Name Middle Name Last Name

Social Security number or ITIN xxx-xx-1733

EIN --

Debtor 2

Carolyn A Stone

(Spouse, if filing)

First Name Middle Name Last Name

Social Security number or ITIN xxx-xx-5775

EIN --

United States Bankruptcy Court Middle District of Pennsylvania

Case number: 1:20-bk-02763-HWV

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Allen G Stone

Carolyn A Stone

By the
court:9/29/23Henry W. Van Eck, Chief Bankruptcy
Judge**Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.